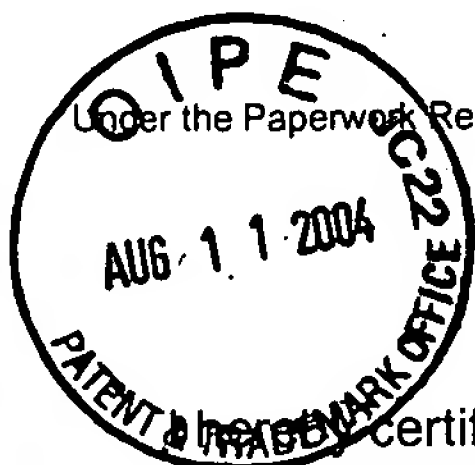


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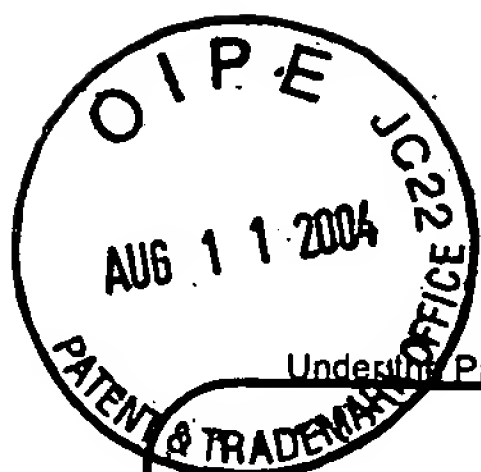
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Sandra G. Kushner,  
Paralegal to Gerry J. Elman, Reg. 24,404  
Customer no. 003775

In re U.S. Patent Application	09/912,591
Confirmation no.	8700
Title	Administering Incentive Award Program
First Named Applicant	Gallagher
Attorney Docket no.:	GAL1.001 (was 38123-152966)

### Documents Transmitted Herewith:

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Acknowledgment postcard	1 piece(s)
Information Disclosure Statement and Citation Listings	4 piece(s)
Non-patent literature	81 piece(s)
Transmittal Form	1 piece(s)
Total pieces this submission	88 piece(s)



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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/912,591	
	Filing Date	25 July 2001	
	First Named Inventor	Gallagher	
	Art Unit	3623	
	Examiner Name	YOUNG, John L.	
Total Number of Pages in This Submission	85	Attorney Docket Number	GAL1.001(was 38123-15296)

**ENCLOSURES (Check all that apply)**

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement 3 pieces <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application  <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please Identify below): 11 nonpatent references totaling 81 pieces; acknowledgment postcard, 1 piece
<b>Remarks</b>		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual name	Gerry J. Elman, Reg. 24,404, Customer Number 003715
Signature	
Date	August 6, 2004

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Signature		Date	August 6, 2004

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*Via Priority Mail with Certificate of Mailing*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re U.S. Patent Application No.: **09/912,591**  
Confirmation no. **8700**  
First named inventor: **GALLAGHER**  
For: **Administering Incentive Reward Program**  
Filed: **July 25, 2001**  
GAU/Examiner; **2162/YOUNG, John L.**  
Atty Docket No **GAL1.001 (was 38123-152966))**

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**MAIL STOP AMENDMENTS**

Commissioner for Patents  
Washington D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 CFR § 1.56, applicant(s) submits herewith the identification of patents, publications or other information of which they are aware, which they believe may be material to patentability and in respect of which there may be a duty to disclose.

Applicant(s) respectfully requests that the information enclosed herein be considered by the examiner in the above captioned application and be made of record therein.

Applicant believes that the information enclosed herewith is submitted in accordance with **37 CFR § 1.97(b)**. Accordingly, no fee is required for consideration of the information disclosure statement. However, any fee deficiency may be charged to deposit account **05-0845**.

A list of the patent(s) and/or publication(s) is set forth on the attached Form PTO-1449. A copy of each reference cited is enclosed herewith.

Inclusion of a reference in this Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such, nor that any cited reference discloses anything other than what is shown and stated therein.

*Information Disclosure Statement*  
*U.S. Patent Application 09/912,591*

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The filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

The filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b).

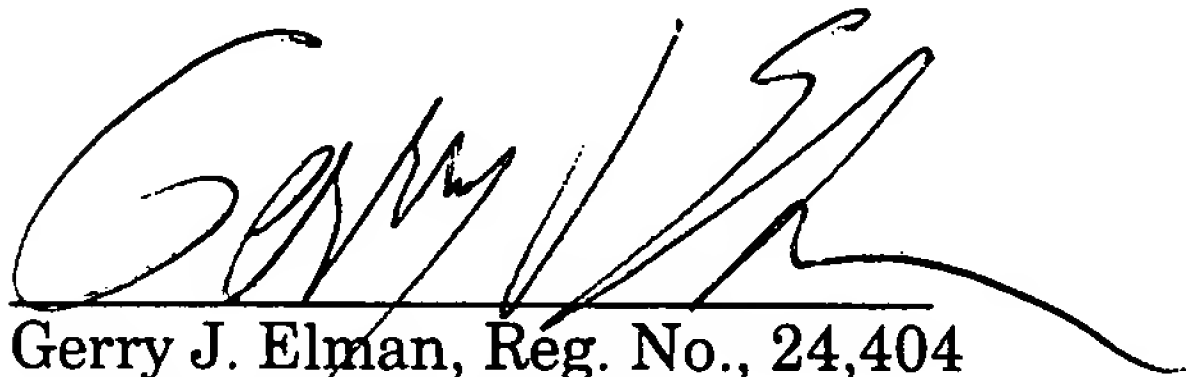
This statement is made by the attorney who signs below on the basis of the information supplied by the inventor and the information in the attorney's file.

**ACCOMPANYING THIS STATEMENT ARE:**

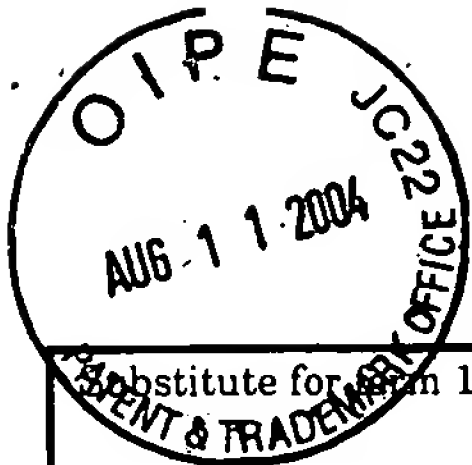
- \* Form PTO-1449 comprising 1 page(s);
- \* a copy of each reference cited on Form PTO-1449 (11 documents, all nonpatent literature)

Respectfully submitted,

Date: August 6, 2004



Gerry J. Elman, Reg. No., 24,404  
Customer No. 003775  
Elman Technology Law, P.C.



<b>37 CFR 1.501</b> <b>INFORMATION</b> <b>DISCLOSURE</b> <b>LISTING</b> <i>(Use as many sheets as necessary)</i>	<b>Complete if Known</b>	
	Application Number	09/912,591
	Filing Date	25 July 2001
	First Named Inventor	Gallagher
	Art Unit	2162
	Examiner Name	YOUNG, John L.
Sheet 1 of 2	Attorney Docket Number GAL1.001 (was 38123-152966)	

OTHER NON-PATENT LITERATURE DOCUMENTS			
Examiner's Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, symposium, catalog, etc.), date, pages(s), volume-issue number(s), publisher, city and/or country where published	
	1	THRUSH, Glenn H; "Saving Your Way Into Debt"; New York Times; October 15, 2000; New York, NY	
	2	Stockback Trust; "SEC Form N-1A"; September 16, 1999; www. Stockback.com	
	3	"The Stockback Fund Prospectus"; August 14, 2000; pp 1-36; downloaded 12/05/2000 from www.stockback.com	
	4	"Take Stock in Cisco"; pp 1-3; downloaded August 21, 2000, from <a href="http://www.cisco.com">www.cisco.com</a>	
	5	"Free IPO"; downloaded from <a href="http://www.freeipo.com">www.freeipo.com</a> ; copyright 1997-1999.	
	6	<a href="http://www.travelzoo.com">www.travelzoo.com</a> ; Travelzoo Inc.; refer to SEC Form S-4 filed 2/6/2001	
	7	Bea Systems, Inc.; news release re Stockback ; August 1, 2000	
	8	<a href="http://www.stockback.com">www.stockback.com</a> ; "Redeeming Stockback Help"	
	9	<a href="http://www.dreamwater.com">www.dreamwater.com</a> ; "Free Stocks and Shares"; downloaded February 19, 2001	
	10	<a href="http://www.popularlink.com">www.popularlink.com</a> ; Copyright 1996-2000 Popular Link; Copyright 1997-2000 ; powered by Free IPO.com	
	11	Upromise news release; January 22, 2001; downloaded February 6, 2001,	
Examiner Signature			Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>37 CFR 1.501 INFORMATION DISCLOSURE LISTING</b> <i>(Use as many sheets as necessary)</i>	<b>Complete if Known</b>	
	Application Number	09/912,591
	Filing Date	25 July 2001
	First Named Inventor	Gallagher
	Art Unit	2162
	Examiner Name	YOUNG, John L.
Sheet 2 of 2	Attorney Docket Number GAL1.001 (was 38123-152966)	

OTHER NON-PATENT LITERATURE DOCUMENTS			
Examiner's Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, symposium, catalog, etc.), date, pages(s), volume-issue number(s), publisher, city and/or country where published	
	12	SYMONDS, William; "Spending Your Kids Into College"; Business Week, April 23, 2001; p 86. 2p, 1c; Issue 3729	
	13	GORDON, Joanne; "Margin Call"; Forbes; May 14, 2001; pp 150, 152.	
	14	MCDONALD, Jock (photographs); "The Boom In Employee Ownership"; INC Magazine; August 2000; pp 106, 108, 110, 112,	
	15	<u>www.upromise.com</u> ; "Member Agreement"; downloaded May 30, 2001.	
Examiner Signature			Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.